

control and simplifying ongoing management. With the great reduction in costs associated with developing and administering new products it is now possible, that is affordable, to develop a greater variety of products which are then more likely to fit the needs of specific customers. The third object is achieved as new product supporting materials, such as computer programs and other sales materials, are now centralized and it is no longer necessary to train an army of outside staff to sell and support the new products, giving the financial services company or other provider of goods and services more control as well on the sales process.

The foregoing description of the preferred embodiment of the invention has been presented for the purposes of illustration and description. It is not intended to be exhaustive or to limit the invention to the precise form disclosed. Many modifications and variations are possible in light of the above teaching. It is intended that the scope of the invention be limited not by this detailed description, but rather by the claims appended hereto.

#### CLAIMS

I claim:

1. A system for transacting business utilizing remote and central locations, comprising:  
means for transmitting and/or receiving information between said remote and said central locations;  
wherein said means for transmitting comprises at least one input means;  
means of centralizing information about goods and/or services;  
means of establishing communication between said

remote and said central locations;  
means of using equipment at a remote location to  
establish contact with a central location for  
facilitating a transaction;  
5 means of providing helpful information to a  
customer about the transaction being proposed;  
wherein said means of providing helpful information  
comprises a means of transmitting information  
about goods and/or services from said central  
10 location to said remote location;  
wherein said customer is to be charged for the use  
of said transmitting means and;  
at least one of the following:  
means of enabling a representative residing at  
15 said central location to control said  
equipment at said remote location;  
means of said customer establishing voice  
contact with a representative at said  
central location wherein said  
20 representative provides information about  
goods and/or services;  
means of providing an input device at said  
remote location wherein said customer  
utilizes said device.

- 25 2. The system of claim 1 further comprising means to  
remit payment.
3. The system of claim 1 further comprising means of  
conveying customer supplied information.
4. The system of claim 1 further comprising means for  
30 remittance of documents.
5. The system of claim 1 further comprising at least

one from the following list:

means to reduce regulatory constraints, thereby

reducing the required representatives;

means for input at the central location;

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means to remit payment;

means for remittance of documents;

means of conveying customer supplied information

and;

wherein said communication is provided by a video

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conference wherein said video has one of the

following attributes:

reciprocal

non-reciprocal,

and one of the additional following attributes:

15

color

monochrome.

add A17